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SENATOR CUDABACK: Was that a question, Senator Robak?

SENATOR ROBAK: Yes.

SENATOR CUDABACK: Senator Chambers.

SENATOR CHAMBERS: Shall I take whatever time I need to respond?

SENATOR ROBAK: You bet.

SENATOR CHAMBERS: Thank you. What I say about that is man, oh, man.

SENATOR ROBAK: (Laugh)

SENATOR CHAMBERS: Members of the Legislature, Senator Robak pointed out, with the availability of the Internet, if you have a product you may see the carrying out of that old axiom we heard, build a better mouse trap and the world will beat a path to your door. You cannot go anyplace with only an idea. People call my office often, and I'm sure the rest of you, saying I'm looking for a grant to start a business. Any and everybody would like to get what is known as free money to underwrite a business that may or may not pan out, and it probably won't. That's why they need free money, because no responsible lender is going to put money on something that is a harebrained or crackbrained notion. But, on the other hand, if you...

SENATOR CUDABACK: One minute.

SENATOR CHAMBERS: ...present an idea it may only be in the form of a blueprint. It may be a narrative, but those who are in the area of lending money will have access to others who can review the idea, if it catches their fancy, and make a determination. But this bill is not moving in that direction at all.

SENATOR CUDABACK: Senator Robak, you have about 30 seconds left, if you wish to use it.

SENATOR ROBAK: Thank you, Senator Cudaback. Thank you, Senator